

Creditor Name: GCFS, Inc.

**TO THE CREDITOR, ATTORNEY FOR CREDITOR AND OTHER INTERESTED PARTIES:**

2. **Deadline for Opposition Papers:**  
Pursuant to LBR 9013-1(o), any party opposing the motion may file and serve a written opposition and request a hearing on this motion. If you fail to file a written response within 14 days of the date of service of this notice of motion and motion, plus an additional 3 days unless this notice of motion and motion was served by personal delivery or posting as described in Federal Rules of Civil Procedure 5(b)(2)(A)-(B), the court may treat such failure as a waiver of your right to oppose this motion and may grant the requested relief.

*“Bankruptcy Code” and “11 U.S.C.” refer to the United States Bankruptcy Code, Title 11 of the United States Code. “FRBP” refers to the Federal Rules of Bankruptcy Procedure. “LBR” and “LBRs” refer to the Local Bankruptcy Rule(s) of this court.*

3. **Type of Case:**
- a. ☒ **A voluntary petition under Chapter** ☒ **7** ☐ 11 ☐ 12 ☐ 13 was filed on: 8/24/2022
- b. ☐ An involuntary petition under Chapter ☐ 7 ☐ 11 was filed on: \_\_\_\_\_
- ☐ An order of relief under Chapter ☐ 7 ☐ 11 was entered on: \_\_\_\_\_
- c. ☐ An order of conversion to Chapter ☐ 7 ☐ 11 ☐ 12 ☐ 13 was entered on: \_\_\_\_\_
- d. ☐ Other: \_\_\_\_\_

4. **Procedural Status:**

- a. ☒ **Name of trustee appointed (if any):** Howard Grobstein  
b. ☐ Name of Attorney of Record for Trustee (if any): \_\_\_\_\_

5. Debtor claims an exemption in the subject real property under:

- a. ☒ California Code of Civil Procedure §704.730 (Homestead): Exemption amount claimed on schedules: **\$560,000**  
b. ☐ California Code of Civil Procedure § \_\_\_\_ Exemption amount claimed on schedules: \$\_\_\_\_  
c. ☐ Other statute (specify): \_\_\_\_\_

6. Debtor's entitlement to an exemption is impaired by judicial lien, the details of the lien are as follows:

- a. Date of entry of judgment (specify): 7/13/2006  
b. Case name (specify): GCFS, Inc. v. Meza, Eduardo & Bertha  
c. Name of court: Riverside Superior Court  
d. Docket number (specify): TEC067886  
e. Date (specify): 9/26/2006 and place of recordation of lien (specify) Riverside County Recorder  
f. Recorder's instrument number (specify): 2006-0710972

7. The property claimed to be exempt is as follows:

- a. Street address, city, county and state, where located, (specify): 433 Diamond Way, Perris, Riverside County, CA 92571  
b. Legal description (specify): Lot: 10 ; Tract No: 4109 ; Abbreviated Description: LOT:10 CITY:PERRIS TR#:4109 LOT 10 MB 066/057 TR 4109 ; City/Muni/Twp: PERRIS

☐ See attached page

8. Debtor acquired the property claimed exempt on the following date (specify): 5/18/2004

9. Debtor alleges that the fair market value of the property claimed exempt is: \$200,000.00

10. The subject property is encumbered with the following liens (list mortgages and other liens in order of priority and place an "X" as to the lien to be avoided by this motion):

Name of Lien Holder	"X"	Date Lien Recorded	Original Lien Amount	Current Lien Amount	Date of Current Lien
Rescomm Holding No. 2, LLC	<input type="checkbox"/>	3/7/2005	\$12,416.22	\$43,928.10	8/24/2022
GCFS, Inc.	<input checked="" type="checkbox"/>	9/26/2006	\$23,600.33	\$76,121.16	8/24/2022

11. Debtor attaches copies of the following documents in support of the motion (as appropriate):


- a. ☒ **Schedule C to bankruptcy petition listing all exemptions claimed by Debtor**  
b. ☒ **Appraisal of the property**  
c. ☒ **Documents showing current balance due as to the liens specified in paragraph 10 above**  
d. ☒ **Recorded Abstract of Judgment**  
e. ☐ Recorded Declaration of Homestead (Homestead Exemption)  
f. ☒ **Declarations of Eduardo Meza and Benjamin Heston**  
g. ☐ Other (specify): \_\_\_\_\_

12. Total number of attached pages of supporting documentation: 23


13. Debtor declares under penalty of perjury under the laws of the United States of America that the foregoing is true and correct [28 U.S.C. § 1746(1) and (2)].

WHEREFORE, Debtor requests that this court issue an order avoiding Creditor's lien in the form of the **Attachment** to this motion.


Date: 2/25/2023

  
\_\_\_\_\_  
Signature of Debtor  
**Eduardo Meza**  
\_\_\_\_\_  
Printed name of Debtor

Date: 2/25/2023

  
\_\_\_\_\_  
Signature of Joint Debtor  
**Bertha Meza**  
\_\_\_\_\_  
Printed name of Joint Debtor

Date: 2/25/2023

  
\_\_\_\_\_  
Signature of Attorney for Debtor  
**Benjamin Heston**  
\_\_\_\_\_  
Printed name of Attorney for Debtor

**ATTACHMENT TO MOTION/ORDER**  
**(11 U.S.C. § 522(f): AVOIDANCE OF REAL PROPERTY JUDICIAL LIENS)**

This court makes the following findings of fact and conclusions of law:

**1. Creditor Lienholder/Servicer: GCFS, Inc.**

**2. Subject Lien:** Date and place of recordation of lien (*specify*): **9/26/2006; Riverside County Recorder**  
Recorders instrument number or document recording number: **2006-0710972**

**3. Collateral:** Street address, city, county and state, where located, legal description and/or map/book/page number, including county of recording:

**433 Diamond Way, Perris, Riverside County, CA 92571**

**Lot: 10 ; Tract No: 4109 ; Abbreviated Description: LOT:10 CITY:PERRIS TR#:4109 LOT 10 MB 066/057 TR 4109 ; City/Muni/Twp: PERRIS**

☐ See attached page.

**4. Secured Claim Amount**

- a. Value of Collateral:..... **\$200,000.00**
- b. Amounts of Senior Liens (reducing equity in the property to which the Subject Lien can attach):
  - (1) First lien: ..... **(\$43,928.10)**
  - (2) Second lien: ..... (          )
  - (3) Third lien: ..... (          )
  - (4) Additional senior liens (*attach list*): ..... (          )
- c. Amount of Debtor's exemption(s): ..... **(\$560,000.00)**
- d. Subtotal: ..... **(\$603,928.10)**
- e. Secured Claim Amount (negative results should be listed as -\$0-): ..... **-\$0-**

Unless otherwise ordered, any allowed claim in excess of this Secured Claim Amount is to be treated as a nonpriority unsecured claim and is to be paid pro rata with all other nonpriority unsecured claims (in Chapter 13 cases, Class 5A of the Plan).

**Lien avoidance:** Debtor's request to avoid the Subject Lien is granted as follows. The fixing of the Subject Lien impairs an exemption to which Debtor would otherwise be entitled under 11 U.S.C. § 522(b). The Subject Lien is not a judicial lien that secures a debt of a kind that is specified in 11 U.S.C. § 523(a)(5) (domestic support obligations). The Subject Lien is void and unenforceable except to the extent of the Secured Claim Amount, if any, listed in paragraph 4.e. above.

☐ See attached page(s) for more liens/provisions.

# EXHIBIT A

## Fill in this information to identify your case:

Debtor 1	<b>Eduardo Meza</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Bertha Meza</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)	6:22-bk-13184-WJ		

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
433 Diamond Way Perris, CA 92571 Riverside County Line from <i>Schedule A/B</i> : 1.1	\$200,000.00	<input checked="" type="checkbox"/> \$560,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2013 Nissan Sentra 130,000 miles Value from KBB.com Line from <i>Schedule A/B</i> : 3.1	\$3,040.00	<input checked="" type="checkbox"/> \$3,040.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
2000 Nissan Frontier 135,000 miles Value from KBB.com Line from <i>Schedule A/B</i> : 3.2	\$2,005.00	<input checked="" type="checkbox"/> \$585.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
Household Goods Line from <i>Schedule A/B</i> : 6.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Electronics Line from <i>Schedule A/B</i> : 7.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **Eduardo Meza**  
 Debtor 2 **Bertha Meza**

Case number (if known) **6:22-bk-13184-WJ**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
<b>Clothing</b> Line from Schedule A/B: <b>11.1</b>	<b>\$150.00</b>	<input checked="" type="checkbox"/> <b>\$150.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>C.C.P. § 704.020</b>
<b>Cash</b> Line from Schedule A/B: <b>16.1</b>	<b>\$50.00</b>	<input checked="" type="checkbox"/> <b>\$50.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>C.C.P. § 704.220</b>
<b>Social Security debit account: Wells Fargo</b> Line from Schedule A/B: <b>17.1</b>	<b>\$21.00</b>	<input checked="" type="checkbox"/> <b>\$21.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>C.C.P. § 704.220</b>

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☐ No

☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☒ No

☐ Yes

## EXHIBIT B



**NEXUS BANKRUPTCY**

BENJAMIN HESTON (297798)  
100 Bayview Circle #100  
Newport Beach, CA 92660  
Tel: 951-290-2827  
Fax: 949-288-2054  
*ben@nexusbk.com*

Attorney for Debtors

**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
RIVERSIDE DIVISION**

In re:

EDUARDO MEZA, and  
BERTHA MEZA,  
Debtors.

Case No.: 6:22-bk-13184-WJ

Chapter 7

**DECLARATION OF DIANNA DUNN  
REGARDING DEBTOR'S MOTION TO  
AVOID LIEN UNDER 11 U.S.C §522(f)  
[REAL PROPERTY]**

**DECLARATION OF DIANNA DUNN**

I, Dianna Dunn, declare as follows:

1. I have personal knowledge of all matters stated herein. On all matters stated on information and belief, I believe those allegations to be true. I could competently testify to the allegations contained herein.
2. I am a certified residential appraisal with an active license from the California Bureau of Real Estate Appraisers. Attached hereto is a true and correct copy of my licensure information and qualifications obtained from the website for the California Bureau of Real Estate Appraisers.
3. On January 31, 2023, I conducted an in-person appraisal of the property located at 433 Diamond Way, Perris, CA 92571. Attached hereto is a true and correct copy of the appraisal report that I prepared.

1 4. Based on the factors outlined in this appraisal, I believe that the Property had a fair  
2 market value of \$200,000 as of August 24, 2022.

3 I declare under penalty of perjury under the laws of the United State and the State of  
4 California that the foregoing is true and correct.

5  
6 Date: 2/10/2023

A handwritten signature in blue ink, appearing to read "Dianna S. Dunn", is written over a horizontal line.

7 DIANNA DUNN  
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## Licensee Details

### New Search

First Name:	Dianna
Middle Initial:	S
Last Name:	Dunn
License Number:	023017
Company:	Pacific Appraisals
Phone:	(951) 261-8055
Street:	PO Box 982
City:	Lake Elsinore
State:	CA
Zip:	92531
County:	Riverside
License Level:	AR
License Status:	Active
Effective Date:	03/02/2021
End Date:	03/01/2023
Renewal Effective Date:	03/02/2023
Renewal Expiration Date:	03/01/2025
Next Renewal:	USPAP
Compliance:	
ADA Documents:	

## License History

License	Status	Start Date	End Date
Certified Residential	Renewal	03/02/2023	03/01/2025
Certified Residential	Renewal	03/02/2021	03/01/2023
Certified Residential	Upgrade	09/05/2019	03/01/2021
Residential	Renewal	03/02/2019	03/01/2021
Residential	Renewal	03/02/2017	03/01/2019
Residential	Renewal	03/02/2015	03/01/2017
Residential	Renewal	03/02/2013	03/01/2015
Residential	Initial	03/02/2011	03/01/2013
Residential	Renewal	07/25/1998	07/24/2002
Residential	Upgrade	03/13/1996	07/24/1998
Trainee	Upgrade	03/13/1996	07/24/1998
	Initial	03/12/1994	03/12/1996

## Course History

Course History shown for January 1, 2013 and beyond. Contact BREa for further history.

Completed Date	Course Title	Course Number
01/15/2023	Laws and Regulations for California Appraisers	16CP167303080
01/14/2023	2022-2023 7-Hour National USPAP Update Course- Online	21CP167303162
12/15/2022	California Elimination of Bias and Cultural Competency for Appraisers	22CP167303187
12/12/2022	Appraisal of REO and Foreclosure Properties	17CP167303087
10/24/2022	Divorce and Estate Appraisals: Elements of Non-Lender Work	16CP167303072
09/06/2022	Market Disturbances- Appraisals in Atypical Markets and Cycles	21CP167303158
08/30/2022	Introduction to Expert Witness Testimony for Appraisers- To Do or Not To Do	16CP167303070
08/29/2022	The FHA Handbook 4000.1	15CP167303043
06/09/2022	Valuation of Residential Solar- Live Webinar	21CP167303167
06/06/2022	Best Practices for Completing Bifurcated and Hybrid Appraisals	20CP167303137
05/26/2022	Introduction to the Uniform Appraisal Dataset	11167C139
01/28/2022	Measuring 1-4 Unit Residential Properties-with ANSI Z765 Standard: Live Webinar	21CP167303174
01/29/2021	2020-2021 7-Hour National USPAP Update Course	19CP167303122
01/12/2019	2018-2019 7-Hour National Uspap Update Course	17CP167303095
01/03/2019	Laws and Regulations for California Appraisers	16CP167303080
12/31/2018	Statistics, Modeling and Finance - Virtual Classroom	08167026
11/26/2018	Appraisal Subject Matter Electives	08167027
10/26/2018	Advanced Residential Application & Case Studies	08167028
01/05/2017	2016-2017 7 Hour National Uspap Update Course	15CP167303053
01/26/2015	Even Odder: More Oddball Appraisals	08167C181
01/23/2015	2 - 4 Family Finesse	06167C167
01/21/2015	Mortgage Fraud- Protect Yourself	08167C179
01/12/2015	Online 2014-2015 7 hour National Uspap Update Course	13CP167303017
01/07/2015	Laws and Regulations for California Appraisers	12167C163
01/06/2015	Appraising Manufactured Homes	11167C134
11/03/2014	The Nuts and Bolts of Green Building for Appraisers	10167C114
11/02/2014	Residential Appraisal Review	11167C136
01/11/2013	Online 2012-2013 National Uspap Update Course	11167C149

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**Dianna Dunn**  
**P.O. Box 982**  
**Lake Elsinore, CA 92531**

**(951) 261-8055 Office**  
**(951) 445-0725 Cell**

**pacificappraisal1@gmail.com**  
**www.pacificappraisal.com**

### **Professional Experience**

*County of Riverside, Riverside, CA*  
*Assessment Appeals Board Member*

#### **Commission/Advisory Group Member, 2015 – Present**

- Hear appeals on the assessment of property value by the Assessor. The board hears testimony, reviews documents submitted in support of the valuation appeal and deliberates to render an unbiased professional decision as to the cash equivalent value of a property appeal, to review, equalize and adjust assessments on the local roll, to direct the Assessor of necessary changes.

*Pacific Coast Appraisal Management, Inc.*

#### **Quality Control Review, 2011 – 2012**

- Perform quality control reviews on completed appraisals to assure compliance with USPAP, FNMA, FHLMC, FIRREA, and FHA guidelines and regulations.
- Increased productivity and timelines for quality control assurance.

*Appraiser Search.com, Temecula, CA*

#### **Customer Service and Sales, 2008 - 2012**

- Perform general customer service and sales for internet based appraiser directory.
- Contact present clients for renewals of featured listings.
- Provide secure handling of customer information.

*Pacific Appraisals, Lake Elsinore, CA*

#### **Owner / Operator, 2006 - Present**

- Reception and management of appraisal orders for up to 18 staff appraisers located throughout California. (currently one man operation)
- Invoicing and delivery of completed appraisal reports.
- Selection, verification, and qualification review of potential appraisers.
- Analysis of marketing objectives and monthly profit and loss.
- Fee Appraiser
- Litigation Appraiser with expert witness testimony

*Pacific Appraisals, Temecula, CA*

**Office Manager, 2005 - 2006**

- Reception and distribution of appraisal orders for 10 staff appraisers located throughout the state of California.
- Invoicing and delivery of completed appraisal reports.
- Maintain constant communication between appraisers, mortgage brokers, and clients.

*Independent Fee Appraiser, San Pedro, CA*

**Independent Appraiser, 1994 - 2002**

- Performed residential appraisals for various banks, mortgage brokers, lenders and homeowners.
- Inspect properties, collect and analyze market data, form opinion of value and develop complete appraisal reports compliant with USPAP, FNMA, FHLMC, FIRREA, and FHA regulations.
- Full Residential Appraisals, Condos, Exterior Inspections, Limited Appraisals, Multi-Family properties, field and desk reviews, rent surveys, income operating statements, updates, and 442 completion certifications.

**Education and Training**

California Real Estate Appraiser License AR-023017

List of completed education courses provided upon request



## APPRAISAL OF REAL PROPERTY

LOCATED AT:  
433 Diamond Way  
Lot 10 Mb 066/057 Tr 4109  
Perris, CA 92571

FOR:  
Eduardo & Bertha Meza  
433 Diamond Way  
Perris, CA 92571

AS OF:  
08/24/2022 (Retrospective)

BY:  
Dianna S Dunn  
Pacific Appraisals  
951-261-8055 Office  
951 445-0725 Cell  
pacificappraisal1@gmail.com  
www.pacificappraisal.com

Dianna S Dunn  
Pacific Appraisals  
P. O. Box 982  
Lake Elsinore, CA 92531

December 21, 2022

Eduardo & Bertha Meza  
433 Diamond Way  
Perris, CA 92571

Re: Property: 433 Diamond Way  
Perris, CA 92571  
Owner: N/A  
File No.: F230001

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report as of **August 24, 2022 (Retrospective)**, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Dianna S Dunn  
AR023017  
951-261-8055



## RESIDENTIAL APPRAISAL REPORT

File No.: F230001

SUBJECT	Property Address: 433 Diamond Way		City: Perris		State: CA		Zip Code: 92571	
	County: Riverside		Legal Description: Lot 10 Mb 066/057 Tr 4109					
	Assessor's Parcel #: 320-294-009							
	Tax Year: 2022		R.E. Taxes: \$ 770		Special Assessments: \$ 0.00		Borrower (if applicable): N/A	
ASSIGNMENT	Current Owner of Record: Eduardo & Bertha Meza		Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		<input checked="" type="checkbox"/> Manufactured Housing			
	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input checked="" type="checkbox"/> Other (describe) Mobile Home		HOA: \$ 0		<input type="checkbox"/> per year <input type="checkbox"/> per month			
	Market Area Name: Perris		Map Reference: 777-H7		Census Tract: 0426.28			
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)							
MARKET AREA DESCRIPTION	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective							
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)							
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)							
	Intended Use: The purpose and intended use of this report is to develop and report an opinion of market value to assist the client in evaluating the subject property as of August 24, 2022 (Retrospective), for bankruptcy purposes.							
SITE DESCRIPTION	Intended User(s) (by name or type): The intended user of this report is the Eduardo & Bertha Meza, legal counsel and the court for bankruptcy purposes.							
	Client: Eduardo & Bertha Meza		Address: 433 Diamond Way, Perris, CA 92571					
	Appraiser: Dianna S Dunn		Address: P O Box 982, Lake Elsinore, CA 92531					
	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural							
MARKET AREA DESCRIPTION	Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Predominant Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)		One-Unit Housing: PRICE \$ (000) AGE (yrs)		Present Land Use: One-Unit 100% 2-4 Unit 0% Multi-Unit 0% Comm'l 0% Vacant 0%	
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow				120K Low 1			
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining				430K High 61			
	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply				257K Pred 40			
MARKET AREA DESCRIPTION	Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.							
	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See attached addenda.							
SITE DESCRIPTION	Dimensions: See Plat Map Addendum		Site Area: 7,405					
	Zoning Classification: R5		Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning		Description: Mobile Home Subdivision			
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown		Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Ground Rent (if applicable) \$ /			
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)							
SITE DESCRIPTION	Actual Use as of Effective Date: Residential		Use as appraised in this report: Residential					
	Summary of Highest & Best Use: The highest and best use of subject property as improved is the present use.							
SITE DESCRIPTION	Utilities: Public <input checked="" type="checkbox"/> Other <input type="checkbox"/>		Provider/Description: Public Utility		Off-site Improvements: Street Asphalt		Topography: Level Typical	
	Gas: <input checked="" type="checkbox"/>		Public Utility		Curb/Gutter: None		Size: Rectangular	
	Water: <input checked="" type="checkbox"/>		Public Utility		Sidewalk: None		Shape: Appears Adequate	
	Sanitary Sewer: <input checked="" type="checkbox"/>		*Septic System		Street Lights: None		Drainage: Residential	
SITE DESCRIPTION	Storm Sewer: <input type="checkbox"/>		None		Alley: None		View: Residential	
	Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)							
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 06065C1440H FEMA Map Date 08/18/2014							
	Site Comments: The subject is located on an interior lot. The lot size is typical for the area. Topography is level. No external or adverse conditions noted. *Septic Systems are common for this area.							
DESCRIPTION OF THE IMPROVEMENTS	General Description: # of Units 1 <input type="checkbox"/> Acc. Unit		Exterior Description: Foundation MtlPier/Avg		Foundation: Slab 0%		Basement <input checked="" type="checkbox"/> None	
	# of Stories 1		Exterior Walls Wood/Avg		Crawl Space 100%		Area Sq. Ft. 0	
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>		Roof Surface Metal/Avg		Basement None		% Finished 0	
	Design (Style) MobileHome		Gutters & Dwnspts. None		Sump Pump <input type="checkbox"/> None		Ceiling N/A	
DESCRIPTION OF THE IMPROVEMENTS	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons.		Window Type Metal/Good		Dampness <input type="checkbox"/> NoneNoted		Walls N/A	
	Actual Age (Yrs.) 49		Storm/Screens None		Settlement None Noted		Floor N/A	
	Effective Age (Yrs.) 45				Infestation None Noted		Outside Entry N/A	
	Interior Description: Floors Unknown		Appliances: Refrigerator <input type="checkbox"/> Stairs <input type="checkbox"/> Fireplaces # None		Woodstove(s) # 0		Car Storage <input checked="" type="checkbox"/> None	
DESCRIPTION OF THE IMPROVEMENTS	Walls Unknown		Range/Oven <input type="checkbox"/> Drop Stair <input type="checkbox"/> Patio Covered				Garage # of cars ( 2 Tot.)	
	Trim/Finish Unknown		Disposal <input type="checkbox"/> Scuttle <input type="checkbox"/> Deck None				Attach. 2	
	Bath Floor Unknown		Dishwasher <input type="checkbox"/> Doorway <input type="checkbox"/> Porch				Blt.-In	
	Bath Wainscot Unknown		Fan/Hood <input type="checkbox"/> Floor <input type="checkbox"/> Fence None				Carport	
DESCRIPTION OF THE IMPROVEMENTS	Doors Unknown		Microwave <input type="checkbox"/> Heated <input type="checkbox"/> Pool None				Driveway x	
			Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/>				Surface Concrete	
	Finished area above grade contains: 5 Rooms 2 Bedrooms 1.0 Bath(s) 1,043 Square Feet of Gross Living Area Above Grade							
	Additional features: See Addendum							
DESCRIPTION OF THE IMPROVEMENTS	Describe the condition of the property (including physical, functional and external obsolescence): See attached addenda.							

**RESIDENTIAL APPRAISAL REPORT**


File No.: F230001

<b>TRANSFER HISTORY</b>	My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.									
	Data Source(s): SoCal MLS/ParcelQuest									
	1st Prior Subject Sale/Transfer		Analysis of sale/transfer history and/or any current agreement of sale/listing: Any transfer or sale of the subject and sales was reported above and analyzed accordingly. Subject property has not transferred within the prior 36 months. Comparables 1, 2, 3, 4 and 5 have not transferred in the prior twelve month time frame.							
	Date:	N/A								
	Price:									
<b>TRANSFER HISTORY</b>	Source(s): ParcelQuest									
	2nd Prior Subject Sale/Transfer									
	Date:									
	Price:									
	Source(s):									
<b>SALES COMPARISON APPROACH</b>	SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.									
	FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
	Address 433 Diamond Way		Perris, CA 92571		356 Turquoise Dr		275 Diamond Way		298 Turquoise Dr	
	Proximity to Subject		0.28 miles NW		0.24 miles W		0.29 miles NW			
	Sale Price		\$ N/A		\$ \$211,000		\$ \$265,000		\$ \$160,000	
	Sale Price/GLA		\$ N/A /sq.ft.		\$ 146.53 /sq.ft.		\$ 193.71 /sq.ft.		\$ 320.00 /sq.ft.	
	Data Source(s)		Exterior Inspection		CRMLS#IV22019007;DOM 6		CRMLS#SW22003940;DOM 7		CRMLS#TR22090609;DOM 45	
	Verification Source(s)		ParcelQuest		Doc#135679		Doc#71732		Doc#312148	
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+ (-) \$ Adjust.		DESCRIPTION	
	Sales or Financing		N/A		Cash		Cash		Cash	
	Concessions		N/A		0		0		0	
	Date of Sale/Time		N/A		03/31/2022		+5,300		02/14/2022	
	Rights Appraised		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
	Location		Residential		Residential		Residential		Residential	
	Site		7,405 sf		7,405 sf		7,405 sf		7,405 sf	
	View		Residential		Residential		Residential		Residential	
	Design (Style)		MobileHome		MobileHome		MobileHome		MobileHome	
	Quality of Construction		Average		Average		Average		Average	
	Age		50 yrs		52 yrs		53 yrs		49 yrs	
	Condition		Average		Average		Average/Upgraded		Average/NeedsRprs	
	Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
	Room Count		5 2 1.0		5 2 2.0		-7,500		5 2 2.0	
	Gross Living Area		1,043 sq.ft.		1,440 sq.ft.		-13,900		1,368 sq.ft.	
	Basement & Finished		0sf		0sf		0sf		0sf	
	Rooms Below Grade		None		None		None		None	
	Functional Utility		Average		Average		Average		Average	
	Heating/Cooling		FAU/CAC		FAU/CAC		FAU/Evap		FAU/CAC	
	Energy Efficient Items		None		None		None		None	
	Garage/Carport		2 Car Garage		2 Car Garage		2 Car Garage		1 Car Garage	
	Porch/Patio/Deck		Patio/Porch		Patio/Porch		Patio/Porch		Patio/Porch	
	Fireplace(s)		None		None		None		None	
	Amenities		None		None		None		None	
	Permanent Foundation		None		Yes		Yes		None	
	ListPrice/DaysonMarket		N/A		\$211,000/6		\$260,000/7		\$200,000/45	
	Type of Sale		N/A		Standard Sale		Standard Sale		Standard Sale	
Net Adjustment (Total)				+ - \$		-16,100		+ - \$		
Adjusted Sale Price of Comparables				\$		194,900		\$		
				\$		255,400		\$		
				\$		183,600		\$		
Summary of Sales Comparison Approach All sales are located within close proximity to subject. All sales are considered most representative of subject's estimate of fair market value. The appraiser has examined all sales that have transpired within the prior 12 month time frame of 08/20/2021 to 08/24/2022. As subject is a single wide mobile home that is not on a permanent foundation it was necessary to go back in time in search for comparable properties in order to provide adequate bracketing in locating a more apples to apples comparison. As the market is indicated to have been increasing over the prior twelve month time frame of focus (08/20/2021 to 08/24/2022), a 1/2% per month adjustment (rounded) has been applied from contract date to August 2022 for increasing market. Sales utilized are believed to be the best and only comparables available.										
The individual line adjustments based on match paring, agent collaboration and an estimated cost to replicate the upgrade/remodeling differences. The sales used represent a good substitution for the subject property based on similar overall GLA, bedroom/bath count, year built, quality of construction and location. GLA adjustments applied at \$35 per sq ft and based on analysis of the market. Bedroom adjusted at \$0,000. Bathroom adjusted at \$7,500. We are unable to apply condition adjustments as this is an exterior only inspection and we are unable to make a condition determination for subject's interior, however we are able to report the comparables' described conditions per MLS commentary and conversation with the listing agents, and utilize this information in our final reconciliation. Garage bay count adjusted at \$3,000 per bay and based on a percentage of replacement cost. Sales utilized are considered good purchase alternatives. Sales utilized are considered the best comparables available and the most appropriate in representation of subject property.										
Comparable 1 is a double wide mobile home and is superior in gross living area and bath count. It is described as average original condition per MLS commentary and photos viewed. A 2.5% adjustment applied for increasing market. This sale is on a permanent foundation.										
Comparable 2 is also a double wide mobile home and is superior in gross living area and bath count. This sale's kitchen and bathrooms have been upgraded. A 3.5% adjustment applied for increasing market. This sale is on a permanent foundation.										
Comparable 3 is a single wide mobile home and is inferior in gross living area and garage bay count. This sale is described as in need of repairs, further MLS commentary states it is not in livable condition per listing agents opinion. A 1% adjustment applied for increasing market. This sale is not on a permanent foundation.										
See Additional Comparables page 7 for continued Sales Comparison Summary and Reconciliation commentary										
Indicated Value by Sales Comparison Approach \$ 200,000										



## RESIDENTIAL APPRAISAL REPORT

File No.: F230001

COST APPROACH	COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	
INCOME APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data: _____	
	Quality rating from cost service: _____ Effective date of cost data: _____	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project: _____	
	Describe common elements and recreational facilities: _____	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 200,000 Cost Approach (if developed) \$ N/A Income Approach (if developed) \$ N/A	
	Final Reconciliation The Sales Comparison Analysis was given most consideration as it is deemed the best indicator of value. As this is a predominantly owner occupied area limited rental data. As a result the Income Approach was considered but not used. Due to the difficulty in establishing a defensible land value the Cost Approach was considered however not developed.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: The purpose and intended use of this report is to develop and report an opinion of current market value to assist the client in evaluating the subject property as of August 24, 2022 (Retrospective), for bankruptcy purposes.	
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 200,000, as of: 08/24/2022 (Retrospective), which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
ATTACHMENTS	A true and complete copy of this report contains 24 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum	
	<input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum	
	<input type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> <input type="checkbox"/>	
SIGNATURES	Client Contact: Sonia Lomeli Client Name: Eduardo & Bertha Meza	
	E-Mail: sonialomeli@yahoo.com Address: 433 Diamond Way, Perris, CA 92571	
	APPRaiser	
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
		
	Supervisory or Co-Appraiser Name: _____	
	Company: Pacific Appraisals	
	Phone: (951) 261-8055 Fax: _____	
	E-Mail: pacificappraisal1@gmail.com	
	Date of Report (Signature): 02/01/2023	
License or Certification #: AR023017 State: CA		
Designation: Certified Residential Real Estate Appraiser		
Expiration Date of License or Certification: 03/01/2023		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: 01/31/2023		

## File No.: F230001

## **SALES COMPARISON APPROACH**

**Assumptions, Limiting Conditions & Scope of Work**

File No.: F230001

Property Address: 433 Diamond Way	City: Perris	State: CA	Zip Code: 92571
Client: Eduardo & Bertha Meza	Address: 433 Diamond Way, Perris, CA 92571		
Appraiser: Dianna S Dunn	Address: P O Box 982, Lake Elsinore, CA 92531		

**STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS**

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

## Certifications

File No.: F230001

Property Address: 433 Diamond Way	City: Perris	State: CA	Zip Code: 92571
Client: Eduardo & Bertha Meza		Address: 433 Diamond Way, Perris, CA 92571	
Appraiser: Dianna S Dunn		Address: P O Box 982, Lake Elsinore, CA 92531	

### APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications: None

### DEFINITION OF MARKET VALUE \*:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

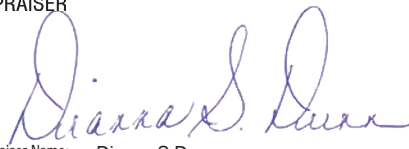
1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

### DEFINITION OF FAIR MARKET VALUE as required by Internal Revenue Service:

Fair market value (FMV) is the price that property would sell for on the open market. It is the price that would be agreed on between a willing buyer and a willing seller, with neither being required to act, and both having reasonable knowledge of the relevant facts.

SIGNATURES

Client Contact: Sonia Lomeli	Client Name: Eduardo & Bertha Meza
E-Mail: sonialomeli@yahoo.com	Address: 433 Diamond Way, Perris, CA 92571
<b>APPRAISER</b> 	
<b>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</b>  	
Appraiser Name: Dianna S Dunn	Supervisory or Co-Appraiser Name: _____
Company: Pacific Appraisals	Company: _____
Phone: (951) 261-8055	Phone: _____
Fax: _____	Fax: _____
E-Mail: pacificappraisal1@gmail.com	E-Mail: _____
Date Report Signed: 02/01/2023	Date Report Signed: _____
License or Certification #: AR023017	License or Certification #: _____
State: CA	State: _____
Designation: Certified Residential Real Estate Appraiser	Designation: _____
Expiration Date of License or Certification: 03/01/2023	Expiration Date of License or Certification: _____
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None
Date of Inspection: 01/31/2023	Date of Inspection: _____





Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside	State	CA Zip Code 92571
Lender/Client	Eduardo & Bertha Meza				

## PURPOSE, INTENDED USE, AND INTENDED USER OF THE REPORT

Purpose and Intended Use. The purpose and intended use of this report is to develop and report an opinion of market value to assist the client in evaluating the subject property as of **August 24, 2022 (Retrospective)**.

Intended User. The intended user of the report is Eduardo & Bertha Meza, legal counsel and the court for estimate of market value as of **August 24, 2022 (Retrospective)** for bankruptcy purposes. The use of this report, or any portion, by any other party is prohibited.

The use of this appraisal for loan purposes or use by any lender for loan purposes, is strictly prohibited. This is a one time use by the client as described above.

## PROPERTY RIGHTS APPRAISED

The property is appraised as if held in **fee simple estate**, with all rights that can be lawfully owned with the exception of the four powers that forever will remain with the sovereign, being taxation, escheat, eminent domain, and police power (zoning). It is regarded as having a good and merchantable title, and responsible ownership.

## SCOPE OF WORK

The following is a summary outline of the amount and type of information researched and the analysis employed in this appraisal assignment. The scope of work includes , but not limited to, the following:

- Communication with the client to define the assignment.
- Establishing the appropriate intended use and purpose of the assignment.
- Analyse of public data, title information (when provided), and legal descriptions.
- Inspection of the exterior of the subject property.
- Gather and analyze applicable market data, with particular emphasis on comparable sales.
- Inspection of the exterior of all properties listed as comparables.
- Evaluate marketability of properties as to conformity, environmental and physical conditions, supply and demand, highest and best use analysis, and balance within the market.
- Analysis of the economic features of the neighborhood, as well as, competing markets that may have an impact on the subject's market area.
- Consider and analyze applicable valuation approaches, methods, and procedures.
- Reconcile information analyzed, appraisal procedures followed, and the reasoning that supports the analysis, opinions, and conclusions. The reconciliation includes all hypothetical conditions, extraordinary assumptions, limiting conditions, and/ or permitted departures from specific requirements.
- Reporting the final results to the client of record.

## Definition of Market Value

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Borrower	N/A					
Property Address	433 Diamond Way					
City	Perris	County	Riverside	State	CA	Zip Code 92571
Lender/Client	Eduardo & Bertha Meza					

## APPROACHES TO VALUE

This appraisal is completed in accordance with the Uniform Standards of Professional Appraisal Practice. By agreement with the client, departures was invoked as the (Income) Approach was considered and found applicable but not necessary to produce results that are credible. This reports departs from Standards Rule 1-4 (b) (i), (ii) and (iii).

## SPECIAL ASSUMPTIONS AND LIMITATIONS TO APPRAISAL

A current preliminary title report was not provided for our review. Since we did not have access to a current title report depicting all matters that may or may not have impact on the property, we emphasize that the value estimated herein assumes no adverse conditions. If a title report were to uncover unfavorable conditions, the value conclusion for the subject property could be impacted and therefore this report would be subject to revision.

## HYPOTHETICAL CONDITIONS/EXTRAORDINARY ASSUMPTIONS

It is noted this is an exterior only inspection, property details were taken from various sources including a visual exterior inspection from the curb, public record sources, and the multiple listing service (MLS). The subject appears to be in overall average condition from the exterior. No physical, functional or external inadequacies noted. It is assumed subject's average exterior condition is reflective of the interior condition as of inspection date of 01/31/2023. If evidence is presented to indicate the interior condition is not as assumed, the appraiser reserves the right to amend this appraisal. (Extraordinary Assumption) Use of Extraordinary Assumptions may effect the reconciled value.

## DIGITAL SIGNATURES

This appraisal company utilizes digitally generated signatures on all electronically transmitted original appraisals. Digital signatures are commonly used within the appraisal profession and allows for improved performance with regard to electronic data transmission. All electronic signatures utilized in this report have a security feature maintained by individual passwords for each signing appraiser. No person can alter the appraisal with the exception of the original signing appraiser(s). The digitally generated signatures are to be considered live signatures if they signed in blue ink. If the signatures are not signed in blue ink, the appraisal is not considered an original copy. These signatures are legally binding and equivalent to an analog signature.

## ENVIRONMENTAL DISCLAIMER

In this appraisal assignment, the existence of potentially hazardous materials used in the construction or maintenance of the building, such as the presence of ureaformaldehyde foam insulation and/or the existence of toxic waste, which may or may not be present on the property was not observed by me, nor do I have any knowledge of the existence of such materials on or in the property. The appraiser however is not qualified to detect such substances. I urge the client to retain an expert in this field if desired.

The appraiser assumes no responsibility for the possible presence of asbestos, radon or other toxic/hazardous materials on or about the property. It is possible that any "cottage cheese" type finish on the ceiling contains asbestos, as might the wiring in the range, oven, and fans and in other electrical appliances in the property.

Unless otherwise stated in this report, the existence of hazardous/toxic substances, (which may be present on the subject's property), was not visually obvious to the appraiser. The visual inspection undertaken by the appraiser was performed in the normal course of the field inspection and results are for the internal use of the named financial institution. The results of the inspection are not any form of assurance or not assurance to any other party as to the existence/nonexistence of hazardous/toxic substances. No hazardous/toxic substances were visually observed on adjacent properties. The appraiser however is not qualified to detect such substances and no tests were conducted on the subject property and or the adjacent properties to confirm the visual observations. The value estimate (and any reliance hereon) is predicated on the assumption that there are no such substances on or near the subject property that would cause a loss in value. The client is advised to retain its own expert at its own expense if one desired.

If the subject was constructed prior to 1978, it may contain lead-based paint or other hazardous substances. The client is hereby notified that the appraiser is not qualified to detect these substances and that it is beyond the scope of this assignment to ascertain the presence of lead based paint and or other hazardous substances that might be present in the subject property. The client is advised to consult a qualified expert(s) in the detection of lead-based paint and other hazardous substances if further information is desired.



Borrower	N/A					
Property Address	433 Diamond Way					
City	Perris	County	Riverside	State	CA	Zip Code 92571
Lender/Client	Eduardo & Bertha Meza					

#### SALES HISTORY GUIDELINES AND ANALYSIS

All agreements of sales, options, or listings of the subject property current as of the effective date of the appraisal, all sales of the subject property that occurred within three (3) years prior to the effective date of the appraisal, and of any comparable sales within three (3) years of the date of the appraisal were analyzed.

#### HIGHEST AND BEST USE ANALYSIS

The highest and best use of a site is that reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use of a property always takes into consideration the existing improvements as identified by an improvement analysis. In estimating the highest and best contemplated uses of the subject property (the property is viewed both as vacant and as improved), the use must satisfy legally permissible, physically possible, financially feasible and maximally productive criteria. Generally the existing use will continue until the land value (in its highest and best use) exceeds the total value of the property in its existing use. Thus the highest and best use of the subject property is presumed to be "as improved" unless it can be readily demonstrated that change is imminent through transitional trends, market demand, and/or legal forces.

The subject property meets the test of highest and best use as being:

1. Physically possible
2. Reasonable probable
3. Legally permissible
4. Financially feasible

As supply and demand are in balance for the type of property, the type of product that might be built on the subject's site, the current improvements (at the time of the appraisal) are considered to be the highest and best use of the subject site.

#### DIRECT SALES COMPARISON

The comparable sales were verified by the inclusion of the recorded deed numbers. All comparable data was generally localized to within one mile or less of the subject property, using the most similar properties available. The comparable data shown in the report represents the most pertinent data applicable to the assignment. The subject neighborhood was inspected to assist the appraiser's primary data sources were Marshall & Swifts Cost Handbook, and printed as well as computer-based real estate information services (may include but not limited to: National Data Cooperative, Dataquick Information Services, and Experian Information Services) the appraiser may also have obtained useful information from a Board of Realtors Multiple Listing Service; from personal conversations with property owners, real estate sales people, and city/county building/zoning personnel. Where possible, sales prices and terms of sales were verified with someone familiar with the sale. Reasonable care was used in the measuring the property, and dimensions shown on the sketch are as accurate as possible, but square footage is not guaranteed.

The date of sales reported are the closing dates. Many comparable closed sales were considered in the making of this appraisal. Dollar adjustments reflect the market reaction to the difference between the comparable sales and the subject property. These adjustments are based on the appraisers knowledge of the market, training and experience. The closed sales displayed are considered to be the most comparable at the time of the appraisal and the best indicators of value for the subject property.

#### FINAL RECONCILIATION

The market (sales comparison), cost, and income approaches were considered in developing an opinion of market value in this report. The market approach was given primary consideration and is regarded the most reliable method for this type of property, as it best reflects the actions of typical buyers in the market place.

The Cost Approach was considered, however not developed.

The income approach was considered, but not developed as the subject property is located in a neighborhood of predominantly owner occupied properties with limited appropriate data.

After adjusting the comparable sales for differences in the market approach, the indicated value for the subject property ranges from \$157,900 to \$255,400. The estimate of market value for the subject property is \$200,000 which, is bracketed by the sales and the indicated value range and appears reasonable, as well as, being supported by the market data.

Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside	State	CA Zip Code 92571
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**Exposure Time:** Exposure time is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

Exposure time appears to be typical of 15-45 days for aggressively marketed and properly priced properties.

### 3 YEAR DISCLOSURE STATEMENT

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

#### • GP Residential: Description of the Improvements - Property Condition

The subject is a single wide manufactured home which is not on a permanent foundation. Subject does have a detached oversized two car garage which permits have been verified. No physical, functional or external inadequacies noted at the time of inspection.

It is noted this is an exterior only inspection, property details were taken from various sources including a visual exterior inspection, public record sources, and the multiple listing service (MLS). The subject appears to be in overall average condition from the exterior. No physical, functional or external inadequacies noted. It is assumed subject's average exterior condition is reflective of the interior condition as of inspection date of 01/31/2023. If evidence is presented to indicate the interior condition is not as assumed, the appraiser reserves the right to amend this appraisal. (Extraordinary Assumptions) Use of Extraordinary Assumptions may effect the reconciled value.

As subject is documented to have been built in 1972, it is learned that "HUD" (Department of Housing Urban Development) will not issue a certification for any manufactured housing constructed prior to June 15, 1976. "HUD" considers the unit to be personal property.

#### • GP Residential: Market Area Description - Boundaries, Description, Conditions

Neighborhood Boundaries: Tahoe Street to the north, Topaz Drive to the east, E. Nuevo Road to the south and Ruby Drive to the west.

Description: The subject is located in a small mobile home community consisting of approximately 169 single wide and double wide manufactured homes. Homes range in ages from 1 year to 61 years of age with the mean of 40 years of age. Gross living area ranges are from 500 sq ft to 1,968+/- sq ft, GLA mean is approximately 1,339 sf. Lot sizes range from 7,405 sq ft to 7,841 sq ft with the median lot size at 7,405 sq ft. Area topography is level. All needed amenities and employment are located within close proximity. Freeway access (215 freeway) is approximately .3 miles south.

Market Conditions: Analysis of subject's market area indicates values to have been increasing over the prior twelve month time frame. Demand and supply appear to be in shortage in view of limited inventory. Sales financing are typically Conventional/Cash. Standard sales are the predominate activity. Data sample is relatively small due to the limited sales transactions in this area and may not be considered accurate.

This appraisal report is not a home inspection. It does not guarantee or imply that the house is free of defects or property condition problems. The appraiser is not a home inspector. It is suggested that the borrower secure a professional inspection of the property and take the necessary steps to insure the house is acceptable, should there be any concerns.

Borrower	N/A			File No.	F230001
Property Address	433 Diamond Way				
City	Perris	County	Riverside	State	CA Zip Code 92571
Lender/Client	Eduardo & Bertha Meza				

## APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- ☒ **Appraisal Report** (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☐ **Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

## Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

## Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements: None

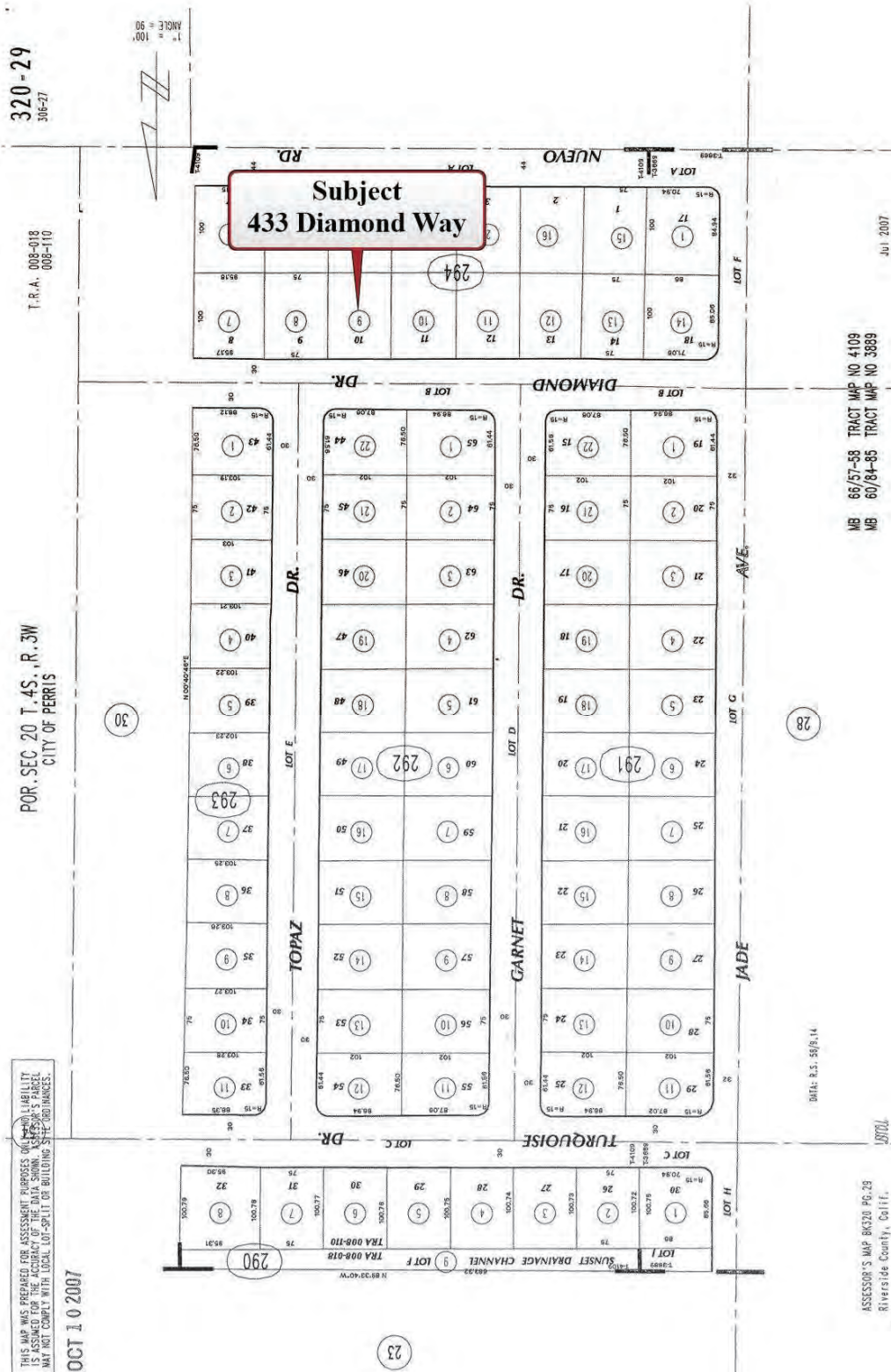
APPRAISER:

Signature:   
 Name: Dianna S Dunn  
Certified Residential Real Estate Appraiser  
 State Certification #: AR023017  
 or State License #: \_\_\_\_\_  
 State: CA Expiration Date of Certification or License: 03/01/2023  
 Date of Signature and Report: \_\_\_\_\_  
 Effective Date of Appraisal: 08/24/2022  
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only  
 Date of Inspection (if applicable): 01/31/2023

SUPERVISORY or CO-APPRAISER (if applicable):

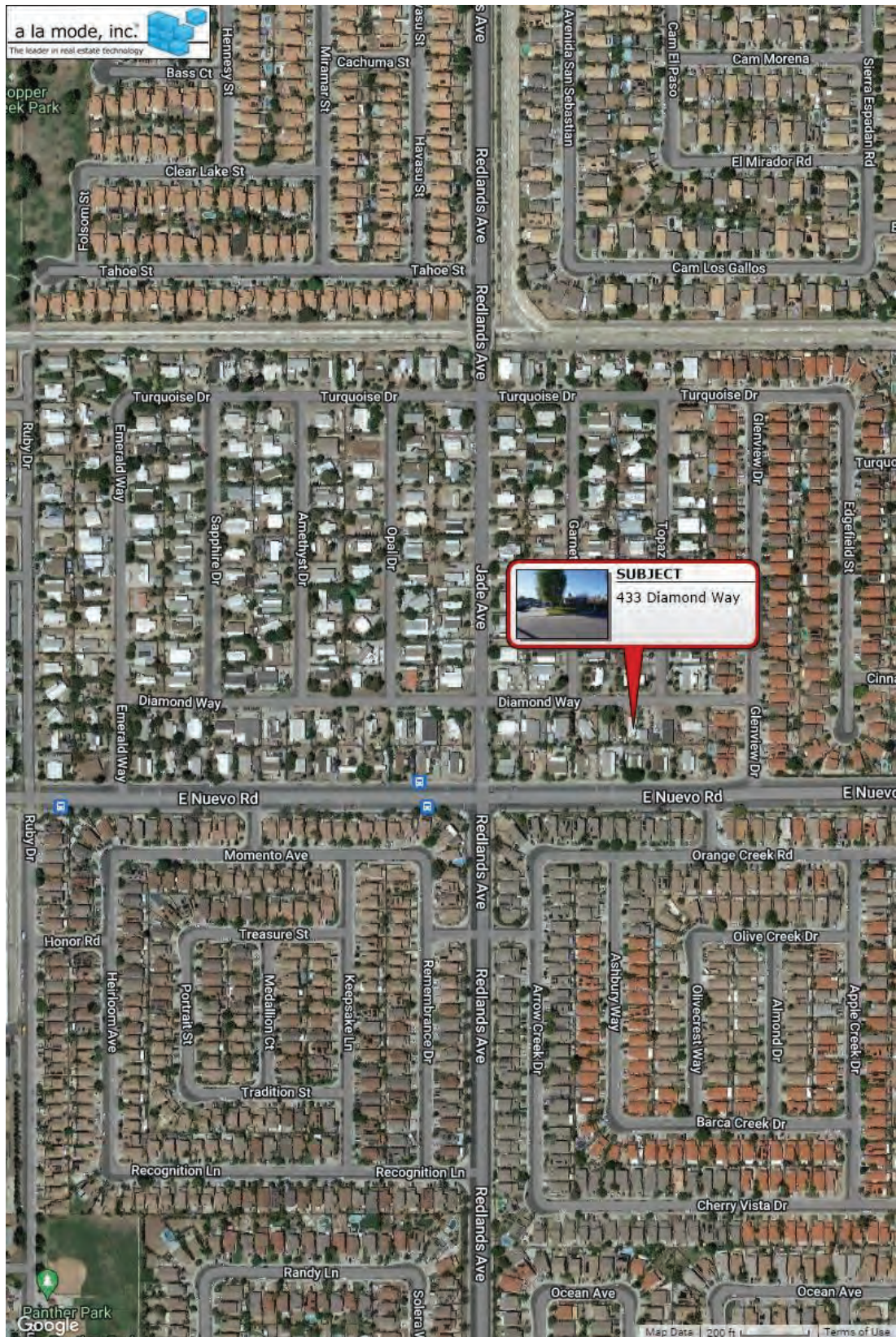
Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_  
 Date of Signature: \_\_\_\_\_  
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only  
 Date of Inspection (if applicable): \_\_\_\_\_

Borrower	N/A			
Property Address	433 Diamond Way			
City	Perris	County	Riverside	State CA Zip Code 92571
Lender/Client	Eduardo & Bertha Meza			





Borrower	N/A			
Property Address	433 Diamond Way			
City	Perris	County	Riverside	State CA Zip Code 92571
Lender/Client	Eduardo & Bertha Meza			





Borrower	N/A						
Property Address	433 Diamond Way						
City	Perris	County	Riverside	State	CA	Zip Code	92571
Lender/Client	Eduardo & Bertha Meza						



1/24/23, 5:36 AM

Property Detail Printout



County Last Updated: 01/06/2023

#### Property Location

Address: 433 DIAMOND WAY	City: PERRIS	Zip: 92571-3455
APN#: 320-294-009	Use Code: Mobile Home	County: Riverside
Tract: 4109	Census Tract: 426.17	Zone:
Map Page/Grid: 777/ H7	Legal Desc: LOT 10 MB 066/057 TR 4109	
Total Assessed Value: 62,943	Tax Amount: 770.14	
Percent Improvement: 0.31	Tax Year / Assessor Year: 2022 / 2022	

#### Current Owner Information

Current Owner: MEZA,EDUARDO/MEZA,BERTHA	Owner Address: 433 DIAMOND WAY
City, State, Zip: PERRIS, CA, 92571-3455	Owner Occupied: Yes
Last Transaction: 01/01/2007	Deed Type:
Amount:	Document: 0000173111

#### Last Sale Information

Transferred From:	Seller Address:
Recording / Sale Date: 01/01/2007 /	Prior Recording / Sale Date: /
Most Recent Sale Price:	Prior Sale Price:
Document Number: 0000173111	Prior Document No.:
Document Type:	Prior Document Type:

#### Lender Information

Lender:	Full/Partial:
Loan Amount / 2nd Trust Deed: /	Loan Type:

#### Physical Information

Building Area: 1,043	# of Bedrooms: 2	Lot Size Sqft / Acreage: 7,405 / 0.17
Additional: 0	# of Bathrooms: 1.00	Year Built / Effective: 1972 / 0
Garage: 0	# of Stories: 1	Heating: Central
First Floor: 0	Total Rooms: 0	Cooling: Central Air
Second Floor: 0	# of Units: 0	Roof Type: Composition Shingle
Third Floor: 0	Garage/Carport:	Construction/Quality: / 0
Basement Finished: 0	Fireplaces: 0	Building Shape:
Basement Unfinished: 0	Pool/Spa:	View:

#### Flood Data and Map

Flood Zone: X	Panel Number: 06065C1440H	Panel Date: 2014-08-18	Community Number: 060258
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All Sales Comparables Activity From 08/20/2020 to 08/24/2022

Residential Agent 1 Line

Distance	Listing ID	S	Sub Type	SALE NAME	City	Area	S/LC	L/C Price	\$/SqFt	Rt/Ra	Soft	YrBuilt	LSav/Ac	DOM/CQ/M	V	FR	B/C	Date	M/L
0.3 mi	182290600	S	MAN/D	298 Turquoise Dr	PRS	699	TRUS	\$160,000	\$320.00	2/1,0,0,0	500/A	1969/ASR	7,405/0.17	45/15	N	N	2%	07/13/22	CRMLSH
0.3 mi	1822013003	S	MAN/D	356 Turquoise Dr	PRS	699	STD	\$211,000	\$146.53	2/2,0,0,0	1440/A	1970/ASR	7,405/0.17	0/6	N	N	2%	03/21/22	CRMLSH
0.2 mi	1822003940	S	MAN/D	275 Diamond Way	PRS	699	STD	\$265,000	\$193.71	2/2,0,0,0	1368/A	1969/PUB	7,405/0.17	2/7	N	N	2.5%	02/14/22	CRMLSH
0.2 mi	1820159728	S	MAN/D	1676 Garret	PRS	SRCAR	STD	\$120,000	\$340.00	1/1,0,0,0	500/A	1961/ASR	7,405/0.17	24/1	Y	N	2%	09/25/20	CRMLSH
0.1 mi	1821103870	S	MAN/D	298 E. Hance Rd	PRS	SRCAR	STD	\$180,000	\$106.32	4/2,0,0,0	1693/A	1973/EST	7,405/0.17	66/1	N	N	2.5%	01/31/22	CRMLSH
0.1 mi	18220148226	S	MAN/D	424 E. Hance Rd	PRS	SRCAR	STD	\$261,000	\$181.25	2/2,0,0,0	1440/A	1982/ASR	7,841/0.18	4/1	N	N	2.5%	09/23/20	CRMLSH
0.3 mi	18220160052	S	MAN/D	1719 Ruby Dr	PRS	SRCAR	STD	\$315,000	\$181.03	3/2,0,0,0	1740/P	1986/PUB	7,405/0.17	117/127	Y	N	2%	03/08/21	CRMLSH
0.1 mi	18220160107	S	MAN/D	411 Diamond Way	PRS	SRCAR	STD	\$375,000	\$390.53	3/2,0,0,0	1968/A	2003/SLR	7,405/0.17	0/1	N	N	2%	06/16/22	CRMLSH
0.2 mi	1822038162	S	MAN/D	1676 Garret Dr	PRS	SRCAR	STD	\$430,000	\$306.27	3/2,0,0,0	1404/S	2021/SLR	7,841/0.18	3/3	Y	N	2%	04/11/22	CRMLSH

Search Criteria

Property Type is 'Residential'  
Standard Status is 'Closed'  
Contract Status Change Date is 08/20/2020 to 08/24/2022  
Property Sub Type is 'Manufactured On Land'  
Latitude, Longitude is around 33.80, -117.22  
Selected 9 of 9 results.



Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside	State	CA Zip Code 92571
Lender/Client	Eduardo & Bertha Meza				



Subject Front

433 Diamond Way

Sales Price N/A  
Gross Living Area 1,043  
Total Rooms 5  
Total Bedrooms 2  
Total Bathrooms 1.0  
Location Residential  
View Residential  
Site 7,405 sf  
Quality Average  
Age 50 yrs



Subject Front



Subject Street

Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside	State	CA Zip Code 92571
Lender/Client	Eduardo & Bertha Meza				



Subject Street

Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside	State	CA Zip Code 92571
Lender/Client	Eduardo & Bertha Meza				



#### Comparable 1

356 Turquoise Dr	
Prox. to Subject	0.28 miles NW
Sales Price	\$211,000
Gross Living Area	1,440
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	52 yrs



#### Comparable 2

275 Diamond Way	
Prox. to Subject	0.24 miles W
Sales Price	\$265,000
Gross Living Area	1,368
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	53 yrs



#### Comparable 3

298 Turquoise Dr	
Prox. to Subject	0.29 miles NW
Sales Price	\$160,000
Gross Living Area	500
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	49 yrs



Borrower	N/A					
Property Address	433 Diamond Way					
City	Perris	County	Riverside	State	CA	Zip Code 92571
Lender/Client	Eduardo & Bertha Meza					



#### Comparable 4

1676 Garnet Dr  
Prox. to Subject 0.07 miles NW  
Sales Price \$118,000  
Gross Living Area 500  
Total Rooms 5  
Total Bedrooms 1  
Total Bathrooms 1.0  
Location Residential  
View Residential  
Site 7,405 sf  
Quality Average  
Age 61 yrs



#### Comparable 5

298 E Nuevo Rd  
Prox. to Subject 0.22 miles W  
Sales Price \$180,000  
Gross Living Area 1,693  
Total Rooms 5  
Total Bedrooms 2  
Total Bathrooms 2.0  
Location Residential  
View Residential  
Site 7,405 sf  
Quality Average  
Age 49 yrs

#### Comparable 6

Prox. to Subject  
Sales Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age

Appraiser License

Borrower	N/A		
Property Address	433 Diamond Way		
City	Perris	County	Riverside
		State	CA
		Zip Code	92571
Lender/Client	Eduardo & Bertha Meza		

Business, Consumer Services & Housing Agency  
**BUREAU OF REAL ESTATE APPRAISERS**  
**REAL ESTATE APPRAISER LICENSE**

**Dianna S. Dunn**

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

**"Certified Residential Real Estate Appraiser"**

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

**BREA APPRAISER IDENTIFICATION NUMBER: AR 023017**

Effective Date: March 2, 2021  
Date Expires: March 1, 2023

*Loretta Dillon*  
Loretta Dillon, Deputy Bureau Chief, BREA

3056858

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"





Business, Consumer Services & Housing Agency  
**BUREAU OF REAL ESTATE APPRAISERS**  
**REAL ESTATE APPRAISER LICENSE**

**Dianna S. Dunn**

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BREA APPRAISER IDENTIFICATION NUMBER: AR 023017

Effective Date: March 2, 2023  
Date Expires: March 1, 2025

Angela Jemmot, Bureau Chief, BREA

3069593

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

## EXHIBIT C

RECORDING REQUESTED BY

DOC # 2005-0180738

03/07/2005 08:00A Fee:18.00

Page 1 of 3

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk &amp; Recorder



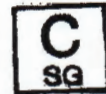
## WHEN RECORDED MAIL TO

NAME JENIFER A. HENDERSHOT SBN  
210753MAILING LAW OFFICES OF HEMAR, ROUSSO & H  
ADDRESS 15910 Ventura  
Boulevard, 12th Floor  
CITY, STATE Encino, California 91436  
ZIP CODE

## PUBLIC RECORD

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TITLE(S)



## ABSTRACT OF JUDGMENT

RESCOMM HOLDINGS v. EDUARDO M. MEZA



EJ-001	
<p>ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and address):  <input checked="" type="checkbox"/> Recording requested by and return to: (818) 501-3800  <b>JENIFER A. HENDERSHOT/BAR NO. 210753</b>  <b>HEMAR, ROUSSO &amp; HEALD, LLP</b>  <b>15910 VENTURA BOULEVARD</b>  <b>12TH FLOOR</b>  <b>ENCINO, CA 91436</b></p> <p><input checked="" type="checkbox"/> ATTORNEY FOR    <input checked="" type="checkbox"/> JUDGMENT CREDITOR    <input type="checkbox"/> ASSIGNEE OF RECORD</p>	<p style="font-size: 2em; text-align: center;">ORIGINAL</p>
<p>SUPERIOR COURT OF CALIFORNIA, COUNTY OF LOS ANGELES            STREET ADDRESS: PASADENA COURTHOUSE            MAILING ADDRESS: 300 E. WALNUT STREET            CITY AND ZIP CODE: PASADENA, CA 91101            BRANCH NAME: NORTHEAST DISTRICT</p>	
<p>PLAINTIFF: RESCOMM HOLDINGS NO.2, LLC, a limited liability company</p> <p>DEFENDANT: EDUARDO M. MEZA aka EDUARDO MEZA aka EDUARDO M. GUERRA, individually and dba THREE STAR AUTO SALES aka THREE STAR AUTO</p>	
<p style="text-align: center;"><b>ABSTRACT OF JUDGMENT</b>    <input type="checkbox"/> Amended</p>	
<p>1. The <input checked="" type="checkbox"/> judgment creditor    <input type="checkbox"/> assignee of record applies for an abstract of judgment and represents the following:</p> <p>a. Judgment debtor's</p> <p style="padding-left: 40px;">Name and last known address</p> <p style="padding-left: 40px;">EDUARDO M. MEZA aka EDUARDO MEZA dba THREE STAR AUTO SALES aka THREE STAR AUTO 433 DIAMOND WAY PERRIS, CA 92316</p> <p>b. Driver's license No. and state:</p> <p>c. Social security No.: <span style="background-color: black; color: black;">XXXXXXXXXX</span>-5095</p> <p>d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): EDUARDO M. MEZA aka EDUARDO MEZA aka EDUARDO M. GUERRA, individually and dba THREE STAR AUTO SALES aka THREE STAR AUTO, 433 DIAMOND WAY, PERRIS, CA 92316</p> <p>e. <input type="checkbox"/> Original abstract recorded in this county:            (1) Date:            (2) Instrument No.:</p>	<p>CASE NUMBER: 04C01127</p> <p style="text-align: center; font-size: 0.8em;">FOR COURT USE ONLY</p> <div style="border: 1px solid black; height: 150px; width: 100%;"></div>
<p>Date: JANUARY <u>17</u>, 2005</p> <p><b>JENIFER A. HENDERSHOT</b>  <small>(TYPE OR PRINT NAME)</small></p>	
<p style="text-align: right;">   <small>(SIGNATURE OF APPLICANT OR ATTORNEY)</small> </p>	
<p>2. a. <input checked="" type="checkbox"/> I certify that the following is a true and correct abstract of the judgment entered in this action.</p> <p>b. <input type="checkbox"/> A certified copy of the judgment is attached.</p> <p>3. Judgment creditor (name and address):            RESCOMM HOLDINGS NO.2, LLC, a limited liability company c/o            HEMAR, ROUSSO &amp; HEALD, LLP, 15910 VENTURA BLVD., 12TH FLR.            ENCINO, CA 91436</p> <p>4. Judgment debtor (full name as it appears in judgment):            EDUARDO M. MEZA aka EDUARDO MEZA aka            EDUARDO M. GUERRA, individually and dba            THREE STAR AUTO SALES aka THREE STAR            AUTO, DOES 1-100, inclusive, <del>30</del></p>	<p>5. a. Judgment entered on (date): 12/20/2005</p> <p>b. Renewal entered on (date):</p> <p>This abstract issued on (date): <u>FEB 04 2006</u></p>
<p>6. Total amount of judgment as entered or last renewed: \$ 12,416.22</p> <p>7. <input type="checkbox"/> An <input type="checkbox"/> execution lien <input type="checkbox"/> attachment lien is endorsed on the judgment as follows:            a. Amount: \$            b. In favor of (name and address):</p>	
<p>8. A stay of enforcement has            a. <input checked="" type="checkbox"/> not been ordered by the court.            b. <input type="checkbox"/> been ordered by the court effective until (date):</p> <p>9. <input type="checkbox"/> This judgment is an installment judgment.</p>	
<p>JOHN A. CLARKE    JESUS ARROYO            Clerk, by _____, Deputy</p>	

PLAINTIFF: RESCOMM HOLDINGS NO.2,LLC, a limited liability company DEFENDANT: EDUARDO M. MEZA aka EDUARDO MEZA aka EDUARDO M. GUERRA, individually and dba THREE STAR AUTO SALES aka THREE STAR AUTO	CASE NUMBER: 04C01127
--	--------------------------

## INFORMATION ON ADDITIONAL JUDGMENT DEBTORS

10. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____	14. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____
11. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____	15. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____
12. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____	16. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____
13. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____	17. Name and last known address _____  Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): _____

18. ☐ Continued on Attachment 18.

This must be in red to be a  
"CERTIFIED COPY"

I hereby certify the foregoing instrument to  
which this stamp has been affixed consisting  
of 2 pages to be a full, true and  
correct copy of the original on file and  
of record in my office.

*Peter Alalawa*

Assessor - County Clerk - Recorder

County of Riverside, State of California

DEC 07 2022

Dated: *[Signature]*



Certification must be in red to be a  
"CERTIFIED COPY"

## EXHIBIT D



RECORDING REQUESTED BY  
GILBERT WILKES IV

WHEN RECORDED MAIL TO  
NAME GILBERT WILKES IV #178277  
ATTORNEY AT LAW  
MAILING 4301 SECONDWIND WAY, SUITE 110  
ADDRESS PO BOX 3410

CITY, STATE PASO ROBLES, CA  
ZIP CODE 93447-3410

DOC # 2006-0710972  
09/26/2006 08:00A Fee:18.00  
Page 1 of 3

Recorded in Official Records  
County of Riverside  
Larry W. Ward

Assessor, County Clerk & Recorder



## PUBLIC RECORD

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
NOTICE SENT									

TITLE(S)

ABSTRACT OF JUDGMENT  
GCFS, INC., vs MEZA  
Case No. TEC067886

23

M  
004

EJ-001

AUG 03 2006

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):

Recording requested by and return to:

GILBERT WILKES IV, BAR #178277  
 ATTORNEY AT LAW  
 4301 SECONDWIND WAY, SUITE 110  
 PO BOX 3410  
 PASO ROBLES, CA 93447-3410  
 800-646-4237

☒ ATTORNEY FOR ☒ JUDGMENT CREDITOR ☐ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE

STREET ADDRESS: 41002 COUNTY CENTER DR., STE 100

MAILING ADDRESS:

CITY AND ZIP CODE: TEMECULA, CA 92591

BRANCH NAME: TEMECULA COURT

FOR RECORDER'S USE ONLY

PLAINTIFF: GCFS, INC.,

DEFENDANT: BERTHA MEZA ; EDUARDO MEZA,

CASE NUMBER:

TEC067886

**ABSTRACT OF JUDGMENT—CIVIL  
 AND SMALL CLAIMS**

☐ Amended

FOR COURT USE ONLY

1. The ☒ judgment creditor ☐ assignee of record applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

BERTHA MEZA  
 433 DIAMOND WAY  
 PERRIS, CA 92571

b. Driver's license No. and state:

☒ Unknown

c. Social security No.: [REDACTED] 7232

☐ Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): BERTHA MEZA  
 433 DIAMOND WAY, PERRIS, CA 92571

2. ☒ Information on additional judgment debtors is shown on page 2.

4. ☐ Information on additional judgment creditors is shown on page 2.

3. Judgment creditor (name and address): GCFS, INC.,  
 a California Corporation, 4301  
 Secondwind Way, Paso Robles, CA 93446

5. ☐ Original abstract recorded in this county:

a. Date:

b. Instrument No.:

Date: JULY 31, 2006

GILBERT WILKES IV

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
 \$ 23,600.33

10. ☐ An ☐ execution lien ☐ attachment lien is endorsed on the judgment as follows:

a. Amount: \$ 0.00

b. In favor of (name and address):

7. All judgment creditors and debtors are listed on this abstract.

8. a. Judgment entered on (date): JULY 13, 2006

b. Renewal entered on (date):

9. ☐ This judgment is an installment judgment.

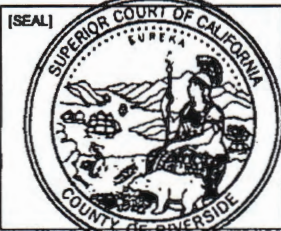
11. A stay of enforcement has

a. ☒ not been ordered by the court.b. ☐ been ordered by the court effective until (date):

12. a. ☒ I certify that this is a true and correct abstract of the judgment entered in this action.

b. ☐ A certified copy of the judgment is attached.

Clerk, by [Signature], Deputy



This abstract issued on (date):

AUG 3 2006

PLAINTIFF: GCFS, INC.,	CASE NUMBER:
DEFENDANT: BERTHA MEZA ; EDUARDO MEZA,	TEC067886

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15. ☐ Continued on Attachment 15.**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

EDUARDO MEZA,  
433 DIAMOND WAY  
PERRIS, CA 92571

Driver's license No. &amp; state:

Social security No.: 5095

Summons was personally served at or mailed to (address):

EDUARDO MEZA  
433 DIAMOND WAY  
PERRIS, CA 92571

18. Name and last known address

Driver's license No. &amp; state:

Social security No.:

Summons was personally served at or mailed to (address):

17.

Name and last known address

Driver's license No. &amp; state:

Social security No.:

Summons was personally served at or mailed to (address):

19.

Name and last known address

Driver's license No. &amp; state:

Social security No.:

Summons was personally served at or mailed to (address):

20. Name and last known address

Driver's license No. &amp; state:

Social security No.:

Summons was personally served at or mailed to (address):

21. Name and last known address

Driver's license No. &amp; state:

Social security No.:

Summons was personally served at or mailed to (address):

22. ☐ Continued on Attachment 22.



This must be in red to be a  
"CERTIFIED COPY"

I hereby certify the foregoing instrument to  
which this stamp has been affixed consisting  
of 3 pages to be a full, true and  
correct copy of the original on file and  
of the record in my office.

*Peter Alalawa*

Assessor - County Clerk - Recorder

County of Riverside, State of California

DEC 07 2022

Dated: \_\_\_\_\_



Certification must be in red to be a  
"CERTIFIED COPY"

# EXHIBIT F

**NEXUS BANKRUPTCY**  
BENJAMIN HESTON (297798)  
100 Bayview Circle #100  
Newport Beach, CA 92660  
Tel: 951.290.2827  
Fax: 949.288.2054  
*ben@nexusbk.com*

Attorney for Debtors

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA**  
**RIVERSIDE DIVISION**

In re:

EDUARDO MEZA and  
BERTHA MEZA

Debtors.

Case No: **6:22-bk-13184-WJ**

**Chapter 7**

**DECLARATION OF BENJAMIN  
HESTON IN SUPPORT OF MOTION TO  
AVOID LIEN ON REAL PROPERTY**

I, Benjamin Heston, declare as follows:

1. I am the attorney for the Debtors in the above-captioned bankruptcy proceeding. I have personal knowledge of all matters stated herein. On all matters stated on information and belief, I believe those allegations to be true. I could competently testify to the allegations contained herein.
2. On December 22, 2022, I went to the Riverside County Recorder's Office and obtained true and correct certified copies of the Abstracts of Judgments for Rescomm Holdings No. 2, LLC and GCFS, Inc. which are attached to the Motion.
3. Attached to the Motion as Exhibit A is the Debtors' Schedule C which I downloaded from the Court's ECF system on March 1, 2023.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Date: March 2, 2023

  
BENJAMIN HESTON